3622

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*Admitted only in Maryland
*Admitted only in Virginia
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June 20, 2003

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Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 3622

Re: U.S. Non-Provisional Utility Patent Application
Appl. No. 09/592,086; Filed: June 12, 2000
For: **Apparatus for Preparing Client Communications Involving Financial Products and Services**
Inventor: Richard Marc Libman
Our Reference: 2176.0010002

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Sir:

Transmitted herewith for appropriate action are the following documents:

1. Fee Transmittal (PTO/SB/17);
2. Third Supplemental Information Disclosure Statement;
3. Form PTO-1449 listing and accompanied by seven (7) documents;
4. Credit Card Payment Form (Form PTO-2038); and
5. One return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michael Q. Lee
Attorney for Applicant
Registration No. 35,239

Enclosures

MQL/sjc
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SKGF Rev. 2/15/02 dcw

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JUN 20 2003
PATENT & TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patricia Lewis
#20/EPS
6-25-03

In re application of:
Richard Marc LIBMAN
Appl. No. 09/592,086
Filed: June 12, 2000
For: **Apparatus for Preparing Client Communications Involving Financial Products and Services**

Confirmation No. 6844
Art Unit: 3622
Examiner: Alvarez, Raquel
Atty. Docket: 2176.0010002

Third Supplemental Information Disclosure Statement

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Commissioner for Patents
Washington, D.C. 20231

Sir:

Listed on accompanying Form PTO-1449 are documents that may be considered material to the examination of this application, in compliance with the duty of disclosure requirements of 37 C.F.R. §§ 1.56, 1.97 and 1.98. The numbering on this Third Supplemental Information Disclosure Statement is a continuation of the numbering in Applicant's Second Supplemental Information Disclosure Statement filed on May 15, 2003 in connection with the above-captioned application.

Applicant has listed publication dates on the attached PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the dates indicated.

Applicant reserves the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

06/18/2003 MKIDRIS1 00000182 09592086
01 FC:1806 180.00 OP

This statement should not be construed as a representation that a search has been made, or that information more material to the examination of the present patent application does not exist. The Examiner is specifically requested not to rely solely on the material submitted herewith.

Applicant has checked the appropriate boxes below.

☐ 1. This Information Disclosure Statement is being filed within three months of the date of filing of a national application other than a continued prosecution application (CPA), OR within three months of the date of entry of the national stage as set forth in 37 C.F.R. § 1.491 in an international application, OR before the mailing date of a first Office Action on the merits OR before the mailing of a first Office Action after the filing of a request for continued examination under 37 C.F.R. § 1.114. No statement or fee is required.

☒ 2. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection, or Notice of Allowance, or an action that otherwise closes prosecution in the application.

☐ a. I hereby state that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).

☐ b. I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to

the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).

☒ c. Attached is our Credit Card Payment Form which includes **$180.00** in payment of the fee under 37 C.F.R. § 1.17(p).

☐ 3. This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee. Enclosed find our Check No. _____ in the amount of $ _____ in payment of the fee under 37 C.F.R. § 1.17(p); in addition:

☐ a. I hereby state that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).

☐ b. I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).

☐ 4. The document(s) was/were cited in a search report by a foreign patent office in a counterpart foreign application. Submission of an English language version of the search report that indicates the degree of relevance found by the foreign office is provided in satisfaction of the requirement for a concise explanation of relevance. 1138 OG 37, 38.

☐ 5. A concise explanation of the relevance of the non-English language document(s) appears below:

☐ 6. The documents were cited by the Examiner in Application No. _____, filed _____, which is relied upon for an earlier filing date under 35 U.S.C. § 120. Thus, copies of the documents are not attached. 37 C.F.R. § 1.98(d).

It is respectfully requested that the Examiner initial and return a copy of the enclosed PTO-1449, and indicate in the official file wrapper of this patent application that the documents listed therein have been considered.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michael Q. Lee
Attorney for Applicant
Registration No. 35,239

Date: 1/20/03

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FORM PTO-1449 THIRD SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT	ATTY. DOCKET NO. 2176.0010002	APPLICATION NO. 09/592,086
	APPLICANT Richard Marc LIBMAN	
	FILING DATE June 12, 2000	GROUP 3622

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						

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FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO	10	Friedman, A.S., "Turnkey Selling Shifts Away From Quoting," *National Underwriter*, Volume 101, No. 46, National Underwriter Company, 1 Page (November 17, 1997).
	AP	10	Goldstein, S., "Firstmerit Offers Customized Insurance Quotes With Checking Statements." *Bank Investment Product News*, Volume III, Number 15, Institutional Investor, Inc., 1 Page (April 27, 1997).
	AQ	10	*Institutional Telemarketing Services*, Insurance Service Incorporated Brochure, 2 Pages (Date believed to be 1986 or 1987).
	AR	10	Larmer, F.L., "'Virtual Agent' Maximizes Small Bank Reach," *National Underwriter*, National Underwriter Company, Page 17 (April 13, 1998).

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

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FORM PTO-1449

THIRD SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT

ATTY. DOCKET NO.	APPLICATION NO.
2176.0010002	09/592,086
APPLICANT: Richard Marc LIBMAN	
FILING DATE: June 12, 2000	GROUP: 3622

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA						
	AB						
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	AI						
	AJ						

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FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO	11	Lauer, G., "FirstMerit: Using Technology to Personalize Mass-Marketed Life Insurance," *Bank Insurance Marketing*, Volume 6, Number 3, 2 Pages (Summer 1997).
	AP	11	*Newco™ News*, Richard Libman, I.C.A. Insurance Marketing, Inc., 2 Pages (June 1996).
	AQ	11	"Virtual Agent Custom Markets Bank Insurance: High-volume, low-touch selling boosts profits," *FutureBanker*, 1 Page (November 1997).
	AR		

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

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